

06-13-06

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I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

PATENT

Paper No.

File: Graff-P2-03

Date: June 12, 2006

Signed: *[Signature]*  
Peter K. Trzyna (Reg. No. 32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

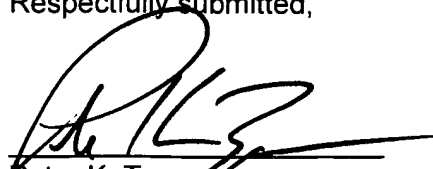
Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response; and
2. Petition for Extension of Time.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

  
Peter K. Trzypa  
(Reg. No. 32,601)

Date: June 12, 2006

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